

URGENT
ACTION REQUIRED

Commissioner of Insurance J. Robert Wooley
Louisiana Department of Insurance

As the entire country comes together to aid victims of Hurricane Katrina, we want to lend support and help facilitate your efforts to accommodate and bring assurance to your members. **To accomplish this task, we need your plan of action as soon as possible, no later than Tuesday, September 6, 2005. Please return your information by e-mail and direct any questions you may have to Charlene Rhodes at crhodes@ldi.state.la.us or (225) 219-4776.**

Some of the over 10,000 people currently being evacuated from nine New Orleans-area hospitals may be covered under your health plan. Your membership may also include several of the thousands from southeastern Louisiana who are sick or suffering extreme conditions conducive to illness or injury. Many have already evacuated to more stable conditions, possibly outside the state. Therefore, we need answers to all of the following underlined questions: **Where should they go for medical services? How can they access covered services given the widespread dislocation and disruption of designated provider networks? Are their primary care physicians even able to conduct business?**

These people need one less thing to worry about right now and “special assistance” should be made available to them. It is understood that emergency medical conditions, viewed under the “prudent layperson” standard, may be treated at any licensed facility. **What is your plan for providing continuity of coverage to members who were forced to evacuate or where health care is no longer available within a reasonable distance from your contracted service area? Will your health plan suspend restrictions on early prescription refills, referrals and prior authorizations? Countless individuals have been displaced and numerous employer operations have been shut down. Can you implement special procedures for members to access care?**

If your primary mailing address was in one of the impacted areas, what arrangements have you made for receipt of mail, including premiums, and for callers who have questions or need assistance?

Please share your detailed plan for assuring that full coverage is not interrupted during this time of extreme circumstances. In order that we may assist in providing your members with some peace of mind, please advise how we can help disseminate information.

All HMOs and other managed care health plans should also provide the Louisiana Department of Insurance with the name and contact number of a person capable of and authorized to furnish prompt responses and guidance to our compliance examiners assisting any of your members with special needs.